

Patriot Announces Changes to the New Hampshire Joint Ownership Coverage Form and Amendment of Policy Provisions

In an effort to better clarify policy language by adopting revisions made by ISO, Patriot Insurance has updated two policy endorsements.

Joint Ownership Coverage Form

The first update, our Joint Ownership coverage form, (PP 13 34 01 10) has been replaced with ISO version PP 13 34 01 11. Besides minor editorial changes, the revision removes references to civil unions throughout the form.

To help policyholders understand the use of the Joint Ownership coverage form, we have inserted a new rule describing its use and application in the General Rules section. Additionally, references to jointly owned vehicles in the Personal Auto Policy Eligibility section have been updated.

Amendment of Policy Provisions – New Hampshire

The second update, our Amendment of Policy Provisions – New Hampshire (PP 01 76 02 15), has been replaced with ISO PP 01 76 02 17. The reference to chauffeur has been removed in the Insuring Agreement of Part A – Liability Coverage section, which is a clarification in coverage.

To broaden coverage, references to accidents occurring in New Hampshire was replaced with “policy territory,” which is defined as the United States of America, its territories or possessions; Puerto Rico or Canada.

New and renewing policies as of May 1, 2017, will include these revised endorsements as well as a Notice to Policyholders: FM-1932 for Joint Ownership and FM-1930 for Amendment of Policy Provisions.

If you have any questions regarding the revised forms and new rule, please do not hesitate to contact your Underwriter or Personal Lines Field Manager.

From the New Hampshire Rule and Rate Guide:

